Case 04-25688 Doc 1 Filed 07/09/04 Entered 07/09/04 15:16:43 Desc 2-Petition Page 1 of 30

(Official Form 1) (12/03) FORM B1 **United States Bankruptcy Court** Voluntary Petition Northern District of Illinois Name of Joint Deptor (Spouse) (Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): Jones, Tanya T. All Other Names used by the Joint Debtor in the last 6 years All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): (if more than one, state all): xxx-xx-7302 Street Address of, oint Debtor (No. & Street, City, State & Zip Code): Street Address of Debtor (No. & Street, City, State & Zip Code): 3607 S. Indiana Chapter 13W/Plan Chicago, IL 60653 County of Residence or of the County of Residence or of the Cook Principal Place of Business: Principal Place of Business: Mailing Address of Joint Debtor (if different from street address): Mailing Address of Debtor (if different from street address): Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Chapter or Section of Bankruptcy Code Under Which Type of Debtor (Check all boxes that apply) the Petition is Filed (Check one box) ☐ Railroad ■ Individual(s) Chapter 13 Chapter 11 ☐ Stockbreker ☐ Chapter 7 ☐ Corporation ☐ Chapter 12 ☐ Chapter 9 Commodity Broker ☐ Partnership ☐ Sec. 304 - Case ancillary to foreign proceeding ☐ Clearing Bank ☐ Other Filing Fee (Check one box) Nature of Debts (Check one box) Full Filing Fee attached Consumer/Non-Business ☐ Business ☐ Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration Chapter 11 Small Business (Check all boxes that apply) certifying that the debtor is unable to pay fee except in installments. ☐ Debtor is a small business as defined in 11 U.S.C. § 101 Debtor is and elects to be considered a small business under Rule 1006(b). See Official Form No. 3. Irwin L.Zalutsky #3101428/Jeffrey F.Kohan #6182009 \*\*\* 11 U.S.C. § 1121(e) (Optional) Statistical/Administrative Information (Estimates only) U.S. Bankruptcy Court ■ Debtor estimates that funds will be available for distribution to unsecured creditors. Northern District Of Illinois Debtor estimates that, after any exempt property is excluded and administrative expense Filed: 07/09/2004 will be no funds available for distribution to unsecured creditors. Time: 15:18:24 Estimated Number of Creditors 100-199 200-999 1000-о /е 1-15 16-49 Debtor: TANYA T 04-25688 Fee: Chapter: 13 Rec. : 3090048 Estimated Assets Judge: Susan Pierson Sonderby \$1,000,001 to \$10,000,001 to \$50,000,001 to \$500,001 to \$50,001 to \$100,001 to \$0 to \$100 million \$10 million \$50 million \$50,000 \$100,000 \$500,000 \$1 million 341 młg: 08/04/2004 @ 01:30PM П ConfHrg: 08/26/2004 @ 10:30AM Estimated Debts \$10,000,001 to \$50,000,001 to \$500,001 to \$1,000,001 to \$50,001 lo \$100,001 to \$0 to \$100 million \$10 million \$50 million \$50,000 \$100,000 \$500,000 \$1 million П П П 

1:04BK25688-BK001

		15:16:43 Desc 2-Petition
Voluntary Petition Page	12210 <b>€ 30</b> ebtor(s):	FORM B1, Page 2
(This page must be completed and filed in every case)	Jones, Tanya T.	
	<u> </u>	
Prior Bankruptcy Case Filed Within Last 6	Years (If more that one,	•
Location	Case Number:	Date Filed:
Where Filed: - None -		
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (	If more than one, attach additional sheet)
Name of Debtor:	Case Number:	Date Filed:
- None -		
District:	Relationship:	Judge:
Sign	atures	
Signature(s) of Debtor(s) (Individual/Joint)		Exhibit A
I declare under penalty of perjury that the information provided in this	(To be completed if debt	tor is required to file periodic reports (e.g., forms Securities and Exchange Commission pursuant to
petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts	Section 13 or 15(d) of the	e Securities Exchange Act of 1934 and is
and has chosen to file under chapter 7] I am aware that I may proceed	requesting relief under c	
under chapter 7, 11, 12, or 13 of title 11, United States Code, understand		ned and made a part of this petition.
the relief available under each such chapter, and choose to proceed under		Exhibit B
chapter 7.	(To be o	completed if debtor is an individual
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	v'hose g	lebts are primarily consumer debts)
A A	I, the attorney for the pet	titioner named in the foregoing petition, declare
Ix Janua V. Jones	that I have informed the	petitioner that [he or she] may proceed under of title 11, United States Code, and have
Signature of Deptor Tanya T. Jones	explained the relief await	able under each such chapter.
	X	June 26, 2004
X	Signature of Attorne	ev for Debtor(s) Date
Signature of Joint Debtor	rwin L.Zalutsky	#3101428/Jeffrey F.Kohan #6182009
		Exhibit C
Telephone Number (If not represented by attorney)	Does the debtor own or	have possession of any property that poses
June 26, 2004	a threat of imminent and	identifiable harm to public health or
Date	safety?	is attached and made a part of this petition.
Signature of Attorney	■ No	s attached and made a part of this permon.
	L	
X Signature of Attorney for Debtor(s)		of Non-Attorney Petition Preparer
Irwin L.Zalutsky #3101428/Jeffrey F.Kohan #6182009	I certify that I am a bank	cruptcy petition preparer as defined in 11 U.S.C. is document for compensation, and that I have
Printed Name of Attorney for Debtor(s)	provided the debtor with	a copy of this document.
	provided the debest with	, <b>4 - 5</b> py - 5
Zalutsky & Pinski, Ltd. Firm Name	Printed Name of Ba	nkruptcy Petition Preparer
20 North Clark St.	Things Name of Da	initiapito i cition 1 (openio)
Suite 600	Carial Cassains Num	nber (Required by 11 U.S.C.§ 110(c).)
Chicago, IL 60602	Social Security Num	inder (Required by 11 o.s.c. § 110(c).)
Address		
(312) 782-9792		
Telephone Number	Address	
June 26, 2004	Names and Social S	Security numbers of all other individuals who
Date	prepared or assisted	in preparing this document:
Signature of Debtor (Corporation/Partnership)		, , ,
I declare under penalty of periury that the information provided in this		
petition is true and correct, and that I have been authorized to file this	]	
petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11,	If more than one per	rson prepared this document, attach additional
United States Code, specified in this petition.	sheets conforming to	o the appropriate official form for each person.
	x	
X	Signature of Bankru	aptcy Petition Preparer
Signature of Authorized individual		• •
	Date	
Printed Name of Authorized Individual		
	A bankruptcy petition	on preparer's failure to comply with the
Title of Authorized Individual	provisions of title 1	1 and the Federal Rules of Bankruptcy It in fines or imprisonment or both. 11
	U.S.C. § 110–18 U.	S.C. 8 156.
Date	0.5.6. § 110 10 0.	3 ·

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### United States Bankruptcy Court Northern District of Illinois

In re	Tanya T. Jones		Case No.	
-		Debtor	Chapter	13

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and E to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	IOUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	345,000.00		
B - Personal Property	Yes	3	2,900.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		182,400.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		4,400.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		30,900.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,167.44
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,265.00
Total Number of Sheets of ALL S	schedules	15			
	Т	otal Assets	347,90(00		
			Total Liabilities	217,700.00	

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		41		
In re	Tanya T. Jones		Case No	
-	, - /		, , , , , , , , , , , , , , , , , , , ,	
		I	Debtor	

#### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Location: 3607 S. Indiana, Chicago IL	Fee simple		300,000.00	182,400.00
5343 S. Wabash- 2 bedroom coop 5341 S. Wabash- 2 bedroom coop	Fee simple	-	45,000.00	0.00

Sub-Total > 345,000.00 (Total of this page)

Total > 345,000.00

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In re	Tanya T. Jones	Case No.	
•		Debtor	

#### SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the deptor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

	Type of Property	N O N E	Description and Location of Froperty	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Х			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checki	ng- Citibank	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	4 Room	ns	-	600.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Clothes		-	300.00
7.	Furs and jewelry.	Χ			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	X			
				Sub-Tota	al > 900.00
			(To	otal of this page)	000.00

<sup>2</sup> continuation sheets attached to the Schedule of Personal Property

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, I	Tanua T Janua		C	ase No	
In	re Tanya T. Jones	SCHED	Debtor  OULE B. PERSONAL PROPERT		
			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	Х			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15.	Accounts receivable.	Х			
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18.	Equitable or future interests, life cstates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	Х			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			(Tot	Sub-Tota tal of this page)	0.00

Sheet  $\underline{1}$  of  $\underline{2}$  continuation sheets attached to the Schedule of Personal Property

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In	re Tanya T. Jones		C	ase No	
			Debtor		
		SCHED	ULE B. PERSONAL PROPERT (Continuation Sheet)	Y	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
21.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
22.	Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.	1994 CI	hevy Cavalier	-	2,000.00
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	Х			
29.	Animals.	X			
30.	Crops - growing or harvested. Give particulars.	Х			
31.	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed.	X			
				Sub-Tota	al > 2,000.00

Sheet  $\underline{2}$  of  $\underline{2}$  continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

(Total of this page)

Total >

2,900.00

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In re	Tanya T. Jones	Case 1	No
-		Debtor	

#### SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: [Check one box]

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2):

Exemptions provided in 11 U.S.C. §522(d). Note: These exemp ions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Real Property Location: 3607 S. Indiana, Chicago IL	735 ILCS 5/12-901	7,500.00	300,000.00
Household Goods and Furnishings 4 Rooms	735 ILCS 5/12-1001(b)	600.00	600.00
Wearing Apparel Clothes	735 ILCS 5/12-1001(a)	300.00	300.00
Automobiles, Trucks, Trailers, and Other Vehicles 1994 Chevy Cavalier	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	1,200.00 800.00	2,000.00

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Form B6D	
(12/03)	

In re	Tanya T. Jones	Case No	
	, a.i., a		
		Debtor	

#### SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all

garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an 'X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

Report the total of all claims listed on this schedule in the box labeled "Total" on the last theet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedul: D.

CDEDITORIC NAME	CC	Hu	sband, Wife, Joint, or Community		1 6	U D N I L S	AMOUNT OF	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C Husband, Wife, Joint, or Community  D H DATE CLAIM WAS INCU NATURE OF LIEN, A T J DESCRIPTION AND MARK C C OF PROPERTY SUBJECT TO LIE			EN, AND ARKET VALUE RTY	CORFIZGEZ		CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No.			Lien on Vehicle		T	T E		
City of Chicago Department of Water P.O. Box 6330 Chicago, IL 60680-6330		-	Location: 3607 S. Indiana				400.00	0.00
Account No.	╫	┝	Value \$ Mortgage	300,000.00	+		400.00	0.00
Countrywide Home Loans P.O. Box 660694 Dallas, TX 75266		1	Location: 3607 S. Indiana,	Chicago IL				
			Value \$	300,000.00			158,000.00	0.00
Account No.			2nd Mortgage					
Countrywide Home Loans P.O. Box 10229 Van Nuys, CA 91410		-	Location: 3607 S. Indiana,	Chicago IL				
<u> </u>			Value \$	300,000.00	<u> </u>		24,000.00	0.00
Account No.			Value \$					
0 continuation sheets attached		1		(To al of t		otal page)	182,400.00	
			(Repor	t on Summary of So	_	otal lules)	182,400.00	

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Form B6E (12/03)

In re	Tanya T. Jones	Case No	
-		Dohtor,	

#### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint pet tion is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

columns.) Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules. ☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) ■ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay cwing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 50"(a)(4). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5). ☐ Deposits by individuals Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6). ☐ Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7). ■ Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8). ☐ Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital cf an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of

1 continuation sheets attached

adjustment.

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Form B6E -	Cont.
(12/03)	

In re	Tanya T. Jones		Case No.
		Debtor	

### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY

									···
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	L H W		v1	イエルのエーーエのい	DZLLGD_DKHED	D_SPUT ED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No.			2001-2002		Т	E			
Internal Revenue Service Kansas City, MO 64999						ט		4,400.00	4,400.00
Account No.								4,400.00	4,400.00
							•		
Account No.				*					
Account No.	-								
Account No.									
				į					
Sheet 1 of 1 continuation sheets attac Schedule of Creditors Holding Unsecured Prio				S al of th	ubt nis p		- 1	4,400.00	
	-7		(Report on Summary	of Sc		ota ule	- 1	4,400.00	

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_	Form B6F			

(12/03)

In re	Tanya T. Jones	Case No	
-		Debtor	
		DCOLOI	

### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an 'X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last theet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schecule F.

CREDITOR'S NAME,	C	Нц	sband, Wife, Joint, or Community		CO	Ŋ	D	
AND MAILING ADDRÉSS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	) A H	DATE CLAIM WAS INCURRED A CONSIDERATION FOR CLAIM. IF C IS SUBJECT TO SET OFF, SO STA	LAIM	) エトーヱのwヱ	DRLIGDIDAFWD	DISPUTED	AMOUNT OF CLAIM
Account No.			Credit Card Purchases		Ť	T E D		
Chase PO Box 15919 Wilmington, DE 19850-5919		-				х	П	13,600.00
Account No.		-	Line of Credit	-		<u> </u>		
Household Finance P.O. Box 17574 Baltimore, MD 21297		-				×		7,050.00
Account No.  Representing: Household Finance			Household Finance Corporation 961 Weigel Elmhurst, IL 60126				i	
Account No.			Loan					
Northern Illinois University Student Loans Receivables Dekalb, IL 60115		1						3,400.00
2 continuation sheets attached	1	1		S (Total of th		ota pag		24,050.00

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Form	B6F -	Cont.
/12/01	2)	

In re	Tanya T. Jones		Case No.
		Dobtor	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	Тс	Тни	sband, Wife, Joint, or Community		CO	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	H & Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SET OFF, SO STATE	IM	OZF ZGWZF	OM 4>0-CD-12C	DISPUTED	AMOUNT OF CLAIM
Account No.			Service		۱	E		
Peoples Gas c/o Bankruptcy Department One Prudential Plaza 16th FL Chicago, IL 60601		-		-				1,050.00
Account No.			Credit Card Purchases					
Sears Payment Center P.O. Box 182149 Columbus, OH 43218-2149		-				х		800.00
Account No.	┪	-	Citibank					
Representing: Sears			ATTN: Bankruptcy Department 701 East 60th North Sioux Falls, SD 57117					
Account No.			Loan					
Washington Mutual 11200 West Washington Bankruprcy Department Milwaukee, WI 53224		-				X		5,000.00
Account No.	_	-	Citifinancial					·
Representing: Washington Mutual			P.O. Box 660711 Dallas, TX 75266-0711					
Sheet no. 1 of 2 sheets attached to Schedule Creditors Holding Unsecured Nonpriority Claims	of	I	(Tc	Su tal of thi		ota		6,850.00

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Form B6F - Cont. (12/03)

In re	Tanya T. Jones	_	Case No.
		Dahtor	

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

	_	_				-	
CREDITOR'S NAME, AND MAILING ADDRESS	000	Hu H	sband, Wife, Joint, or Community	COXT	υz∟	I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	S J C		+ LZGEZ	DZILGD_D4H	PUTED	AMOUNT OF CLAIM
Account No.	Г		Citifinancial	] T	ΤED		
Representing:			P.O. Box 221917 Charlotte, NC 28222-1917	$\vdash$	U		
Washington Mutual			Ollahotte, NO 20222-1011				
Account No.	Г						
	İ						
	l			}			•
Account No.		_					
				-			
Account No.	l						
				ĺ			
Account No.	_	-		t			
	L			Sub	toto	<u>L</u> .	
Sheet no. 2 of 2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t				0.00
Creations from the Constitution of the Constit			`		ota		
	-		(Report on Summary of So	hec	lule	s)	30,900.00

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ln re	Tanya T. Jones	Case No.
		Debtor
	SCHEDULE G. EXECUTOR	Y CONTRACTS AND UNEXPIRED LEASES
5	Describe all executory contracts of any nature and all state nature of debtor's interest in contract, i.e., "Purch Provide the names and complete mailing addresses of	anexpired leases of real or personal property. Include any timeshare interests, aser," "Agent," etc. State whether debtor is the lessor or lessee of a lease, all other parties to each lease or contract described.
ן	NOTE: A party listed on this schedule will not receive schedule of creditors.	re notice of the filing of this case unless the party is also scheduled in the appropriate
ı	Check this box if debtor has no executory contracts	or unexpired leases.
	Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest.  State whether lease is for nonresidential real property.  State contract number of any government contract.

<sup>0</sup> continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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In re	Tanya <b>T</b> . Jones	Case No.
		Debtor
	SC	CHEDULE H. CODEBTORS
debto repo imm	or in the schedules of creditors. Include all guara	by person or entity, other than a spouse in a joint case, that is also liable on any debts listed by intors and co-signers. In community property states, a married debtor not filing a joint case should use on this schedule. Include all naries used by the nondebtor spouse during the six years ase.
	NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

\_\_\_\_ continuation sheets attached to Schedule of Codebtors

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Form B6I (12/03)

In re	Tanya T. Jones	Case No.
		Debtor

### SCHEDULE I. CURRENT INCOME OF INDEVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBT	OR AND	SPOUSE		
Widowed	RELATIONSHIP Son Daughter	AGE 15 7			
EMPLOYMENT:	DEBTOR	_	SPOUS	E	
	evenue Analyst				
•	ate of Illinois	··			
1 7	month				
Address of Employer 52	7 S. Wells nicago,	1.12			
INCOME: (Estimate of a	average monthly income)	Ι	DEBTOR		SPOUSE
	ges, salary, and commissions (pro rate if not paid month y)	\$	2,729.10	\$	N/A
	ne	\$	0.00	\$	N/A
SUBTOTAL		\$	2,729.10	\$	N/A
b. Insurance c. Union dues	DUCTIONS  ocial security	\$ \$ \$ \$	426.00 6.26 21.40 0.00 0.00	\$ \$ \$ \$	N/A N/A N/A N/A N/A
SUBTOTAL OF PAY	ROLL DEDUCTIONS	\$	453.66	\$	N/A
TOTAL NET MONTHLY	TAKE HOME PAY	\$	2,275.44	\$	N/A
statement)	ration of business or profession or farm (attach detailed	\$ \$ \$	0.00 1,500.00 0.00	\$ \$ \$	N/A
or that of dependents liste	d above	\$	280.00	\$	N/A
Social security or other go (Specify) Social Security		\$ \$	112.00 0.00	\$ \$	N/A N/A
	me	\$	0.00	\$	N/A
Other monthly income (Specify)		\$ \$	0.00 0.00	\$ \$	N/A N/A
TOTAL MONTHLY INCO	OME	\$	4,167.44	\$	N/A
TOTAL COMBINED MO	NTHLY INCOME \$ <u>4,167.44</u>	(Re	port also on Sun	nmary	of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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In re	Tanya T. Jones		Case No.	
-		Debtor		

### SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments

Check this box if a joint petition is filed and debtor's spouse maintains a separate he expenditures labeled "Spouse."	ousehold. Co	omplete a sep	arate schedule
Rent or home mortgage payment (include lot rented for mobile home)		\$	1,520.00
Are real estate taxes included? Yes X No			
s property insurance included? Yes X No			
Utilities: Electricity and heating fuel		\$	250.00
Water and sewer			
Telephone		\$	80.00
Other Cable			55.00
Home maintenance (repairs and upkeep)			100.00
Food			350.00
Clothing			100.00
Laundry and dry cleaning		\$	50.00
Medical and dental expenses		\$	50.00
Fransportation (not including car payments)		\$	150.00
Recreation, clubs and entertainment, newspapers, magazines, etc.			
Charitable contributions			0.00
nsurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	0.00
Life		\$	0.00
Health			0.00 50.00
AutoOther		\$	
Faxes (not deducted from wages or included in home mortgage payments) (Specify)			0.00
installment payments: (In chapter 12 and 13 cases, do not list payments to be included in			
Auto		\$	0.00
Other 2nd Mortgage		\$	110.00
Other Coop Assessment Other Personal Grooming	<del></del> · · · · · ·	· · · • • — —	300.00 50.00
Other Personal Grooming			
Alimony, maintenance, and support paid to others			0.00
Payments for support of additional dependents not living at your home			0.00
Regular expenses from operation of business, profession, or farm (attach detailed statem			
Other			0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	• • • • • • • •	[\$	3,265.00
FOR CHAPTER 12 AND 13 DEBTORSONLY] rovide the information requested below, including whether plan payments are to be made their regular interval.	le bi-weekly,	monthly, ann	ually, or at sor
A. Total projected monthly income	\$	4,167.44	
B. Total projected monthly expenses		3,265.00	<del>- :</del>
C. Excess income (A minus B)			
	· · · · *		

(interval)

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### United States Bankruptcy Court Northern District of Illinois

In re	Tanya T. Jones		Case No.	
		Debtor(s)	Chapter	
	DECLARATION C	ONCERNING DEBTOR	<b>Y'S SCHEDUL</b> I	ES
	DECLARATION UNDER P	PENALTY OF PERJURY BY	INDIVIDUAL DE	BTOR
	I declare under penalty of perjury the	nat I have read the foregoing su	mmary and schedule	es, consisting of
	16 sheets [total shown on summary pag	ge plus 1], and that they are tru	and correct to the b	pest of my
	knowledge, information, and belief.			
		$\wedge_{\mathbf{a}}$	$\Lambda$	1

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Date June 26, 2004

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Form 7 (12/03)

#### United States Bankruptcy Court Northern District of Illinois

III le Tarrya 1. sorico	Case No. Chapter	13
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#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immed ately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one) \$9,600.00 Year to Date \$70,000.00 2003 \$58,000.00 2002

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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#### 3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL OWING

2

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

Chase v. Jones

Contract

Circuit Court

Default Judgment

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not f led.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately None preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

L'ATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

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7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary None and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions

aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immed ately preceding the commencement of this case or None

since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**DESCRIPTION AND VALUE** OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

3

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation None

concerning debt consolidation, relief under the bankruptcy law or preparation of he petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER. THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

10. Other transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred None

either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

**L'ESCRIPTION** OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

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13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the

commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

NAME AND ADDRESS OF OWNER

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

**PROPERTY** 

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin, within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, grour dwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environ nental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATEOF

**ENVIRONMENTAL** 

**GOVERNMENTAL UNIT** 

NOTICE

LAW

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

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None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

**TAXPAYER** 

I.D. NO. (EIN) ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING

DATES

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME ADDRESS

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date June 26, 2004 Signat

Tanva T. Jone

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

6

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### United States Bankruptcy Court Northern District of Illinois

In 1	re Tanya T. Jones		Case No.	
*** -		Debtor(s)	Chapter	13
	DISCLOSURE OF COM	IPENSATION OF ATTOR	NEY FOR DE	BTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptc compensation paid to me within one year before the rendered on behalf of the debtor(s) in contempla	he filing of the petition in bankruptcy,	or agreed to be paid	d to me, for services rendered or to
	For legal services, I have agreed to accept		\$	2,700.00
	Prior to the filing of this statement I have rece	eived	\$	0.00
	Balance Duc		\$	2,700.00
2.	\$ 0.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed	compensation with any other person u	nless they are memb	pers and associates of my law firm.
	☐ I have agreed to share the above-disclosed corcopy of the agreement, together with a list of the	mpensation with a person or persons we names of the people sharing in the c	who are not member compensation is attac	rs or associates of my law firm. A ched.
6.	In return for the above-disclosed fee, I have agreed a. Analysis of the debtor's financial situation, and b. Preparation and filing of any petition, schedules c. Representation of the debtor at the meeting of c d. [Other provisions as needed]  Negotiations with secured creditors to agreements and applications as need of liens on household goods.	rendering advice to the debtor in deter s, statement of affairs and plan which ne reditors and confirmation hearing, and o reduce to market value; exempt o	mining whether to f nay be required; I any adjourned hear on planning; prepa	file a petition in bankruptcy; rings thereof; tration and filing of reaffirmation
	Outside counsel may be employed un	der firm supervision, and paid by o	our firm.	
7.	By agreement with the debtor(s), the above-disclose Representation of the debtors in any other adversary proceeding.	cd fee does not include the following s / dischargeability actions, judicial	ervice: lien avoidances,	relief from stay actions or any
		CERTIFICATION		
this	I certify that the foregoing is a complete statement bankruptcy proceeding.	t of any agreement or arrangement for	payment to me for	representation of the debtor(s) in
Date	ed: June 26, 2004			
		Irwin L Zalutsky #34 Zalutsky & Pinski, Li 26 North Clark St. Suite 600 Chicago, IL 60602 (312) 782-9792		ohan #6182009

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NOTICE TO CONSUMER DEBTOR OF AVAILABLE CHAPTERS

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

#### Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 f your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

#### Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

Janes J. Jones	June 26, 2004	
Debtor's Signature	Date	Case Number

I, the debtor, affirm that I have read this notice.

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### United States Bankruptcy Court Northern District of Illinois

In re	Tanya T. Jones		Case No.	
		Debtor(s)	Chapter	_13

### **VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.					
Date:	June 26, 2004	Tanya T. Jones Signature of Debtor			

Chase PO Box 15919 Wilmington, DE 19850-5919

Citibank ATTN: Bankruptcy Department 701 East 60th North Sioux Falls, SD 57117

Citifinancial P.O. Box 660711 Dallas, TX 75266-0711

Citifinancial P.O. Box 221917 Charlotte, NC 28222-1917

City of Chicago Department of Water P.O. Box 6330 Chicago, IL 60680-6330

Countrywide Home Loans P.O. Box 660694 Dallas, TX 75266

Countrywide Home Loans P.O. Box 10229 Van Nuys, CA 91410

Household Finance P.O. Box 17574 Baltimore, MD 21297

Household Finance Corporation 961 Weigel Elmhurst, IL 60126

Internal Revenue Service Kansas City, MO 64999

Northern Illinois University Student Loans Receivables Dekalb, IL 60115 Peoples Gas c/o Bankruptcy Department One Prudential Plaza 16th FL Chicago, IL 60601

Sears
Payment Center
P.O. Box 182149
Columbus, OH 43218-2149

Washington Mutual 11200 West Washington Bankruprcy Department Milwaukee, WI 53224